

Certificate Number: 14912-FLM-DE-032185834

Bankruptcy Case Number: 19-00002



14912-FLM-DE-032185834

FILED VIA MAIL  
JACKSONVILLE, FLORIDA

APR 05 2019

CLERK, U.S. BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 21, 2019, at 12:47 o'clock PM EST, Alberto Ramos completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Florida.

Date: January 21, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor

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## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 21, 2019, at 12:47 o'clock PM EST, Mary Holloway-Ramos completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Florida.

Date: January 21, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor

Alberto Anthony Ramos

Mary Louise Holloway-Ramos

2392 Perth Drive

Orange Park, FL 32065

April 4, 2019

Case 19-00002

FOR THE COURT

Sheryl L. Loesch, Clerk of Court

300 North Hogan Street Suite 3-150

Jacksonville, FL 32202

Dear Ms. Loesch;

I am responding to a letter I received today stating that we have not completed the Financial Management Course. We did complete this required course on January 21, 2019 and sent these copies to the trustee, Doreen Abbott. I am sending another copy to you as well. I believed that this was required to forward all copies and correspondence to the trustee.

Please let me know if there is anything else you need.

Sincerely,

Mary Louise Holloway-Ramos

Alberto Anthony Ramos

[7nfinmgt] [Notice of Requirement to File Certification About a Financial Management Course – Ch 7]

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

In re:

Case No. 3:19-bk-00002-JAF  
Chapter 7

Alberto Anthony Ramos  
2392 Perth Dr  
Orange Park, FL 32065

Mary Louise Holloway-Ramos  
2392 Perth Dr  
Orange Park, FL 32065

Debtor\* /

**NOTICE OF REQUIREMENT TO FILE A CERTIFICATION ABOUT  
A FINANCIAL MANAGEMENT COURSE**

In order to receive a discharge, the Debtor must complete an instructional course in personal financial management, as described in 11 U.S.C. § 111. The Debtor has not filed a Certification About a Financial Management Course (Official Form 423).

YOU ARE NOTIFIED that in a chapter 7 case, the case will close without an entry of discharge if the Debtor fails to file the certification within 60 days after the first date set for the meeting of creditors in accordance with Fed. R. Bankr. P. 1007(c).

If you previously submitted a Certification About a Financial Management Course (Official Form 423) dated prior to the petition file date of January 2, 2019, a new post-petition Certification About a Financial Management Course is required.

A link to forms is available on the Court's website at:  
[http://www.flmb.uscourts.gov/bkforms/bankruptcy\\_forms.html](http://www.flmb.uscourts.gov/bkforms/bankruptcy_forms.html).

Dated: March 28, 2019

FOR THE COURT  
Sheryl L. Loesch, Clerk of Court  
300 North Hogan Street Suite 3-150  
Jacksonville, FL 32202

\*All references to "Debtor" shall include and refer to both debtors in a case filed jointly by two individuals.

Copies furnished to:  
Debtor  
Debtor's Attorney  
Trustee  
U.S. Trustee